

**Report No. 349**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2009  
(In thousands of Dollars)

Assets	79 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$332,950	\$73	\$159,582	\$492,605	
Interest-bearing balances	\$125,885	\$5,091	\$444,723	\$575,699	
Securities	\$1,930,455	\$1,658	\$330,258	\$2,262,371	
Federal funds sold and securities purchased/agreements to sell	\$152,470		\$42,830	\$195,300	
Loans & lease financing receivables:					
Loans & leases held for sale	\$31,911			\$31,911	
Loans & leases net of unearned income	\$8,511,437		\$2,612,291	\$11,123,728	
Less: Allowance for loan & lease losses	<u>\$114,634</u>		<u>\$44,958</u>	<u>\$159,592</u>	
Loans & leases, unearned income, allowances & reserve	\$8,396,803		\$2,567,333	\$10,964,136	
Trading Assets		\$258		\$258	
Premises & fixed assets (including capitalized leases)	\$208,412	\$597	\$12,429	\$221,438	
Other real estate owned	\$45,348			\$45,348	
Investments in unconsolidated subsidiaries & assoc. companies	\$532			\$532	
Intangible assets	\$43,464	\$7,915		\$51,379	
Goodwill	\$26,110	\$2,851		\$28,961	
Other Intangible assets	\$17,354	\$5,064		\$22,418	
Other assets	<u>\$249,282</u>	<u>\$1,870</u>	<u>\$57,821</u>	\$308,973	
Total Assets	<u>\$11,517,512</u>	<u>\$17,462</u>	<u>\$3,614,976</u>	<u>\$15,149,950</u>	
Liabilities					
Deposits:					
In domestic offices	\$9,499,624		\$2,829,984	\$12,329,608	
Noninterest-bearing	\$1,351,789		\$279,669	\$1,631,458	
Interest-bearing	<u>\$8,147,835</u>		<u>\$2,550,315</u>	<u>\$10,698,150</u>	
Federal funds purch & secur sold under agreements to repurchase	\$182,543		\$189,275	\$371,818	
Trading Liabilities					
Other borrowed money	\$671,145		\$350,678	\$1,021,823	
Subordinated notes and debentures	\$6,300			\$6,300	
Other liabilities	<u>\$95,951</u>	<u>\$339</u>	<u>\$7,129</u>	<u>\$103,419</u>	
Total Liabilities	\$10,455,563	\$339	\$3,377,066	\$13,832,968	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$33,207	\$762	\$2,000	\$35,969	
Surplus	\$539,766	\$13,615	\$42,000	\$595,381	
Retained earnings	\$470,367	\$2,746	\$193,066	\$666,179	
Accumulated other comprehensive income	\$18,078		\$844	\$18,922	
Other equity capital components	\$31			<u>\$31</u>	
Total Equity Capital	<u>\$1,061,949</u>	<u>\$17,123</u>	<u>\$237,910</u>	<u>\$1,316,982</u>	
Total Liabilities and Equity Capital	<u>\$11,517,512</u>	<u>\$17,462</u>	<u>\$3,614,976</u>	<u>\$15,149,950</u>	
Average Ratios of State Banking Institutions	6/30/2009	3/31/2009	12/31/2008	9/30/2008	6/30/2008
Total Capital/Reserves to Total Assets	9.62%	9.57%	9.29%	9.45%	9.43%
Total Capital to Total Deposits	11.18%	11.04%	10.82%	11.04%	10.96%
Total Loans to Total Assets	73.17%	71.18%	72.11%	74.42%	73.78%
Loan Valuation Res to Total Loans (Gross)	1.35%	1.36%	1.25%	1.15%	1.17%
Total Loans to Total Deposits	89.60%	86.13%	88.05%	91.88%	91.25%
Return on Assets (Annualized)	0.68%	0.84%	0.82%	0.97%	0.95%
Increase in Deposits 6-30-08 to 6-30-09	7.32%				
Increase in Loans 6-30-08 to 6-30-09	5.38%				
Increase in Total Assets 6-30-08 to 6-30-09	6.13%				